



<p>Tuze Score</p> <p>97 Great Out of 100</p> <p>Summary based on credit & background check results</p>	<p>Credit Score</p> <p>778 Great Out of 900</p> <p>Sourced from Equifax</p>	<p>Rent to Gross Income</p> <p>9% Great</p> <p>Monthly rent as a % of monthly household income</p>	<p>Monthly Debt</p> <p>\$613 Good</p> <p>Total monthly interest payment</p>
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Applicant's Information

First Name Tim	Middle Name	Last Name Brook	Date of Birth 1st-March-1995
SSN / SIN 642-***-***	Driver License Number D6***-****-***05	Phone 647-210-7775	Email Harrybrooky@gmail.com

Applying For

Address 6021 Yonge St, North York, ON M2M 3W2	Length of Stay 3 Years		
Price \$2,500 /month	Landlord Name Neil Grunberg	Landlord Email neil@gmail.com	Landlord Phone (416) 838-8993
Reason for Stay Drawn by the city's cultural diversity, vibrant arts scene, and numerous recreational activities.			

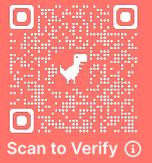
Employment Information

Status: Employed

We verify employment and income through 250+ HR payroll integrations. This includes job details, supervisor contacts, and recent paycheque transactions, ensuring consistent income flow and rental payment ability.

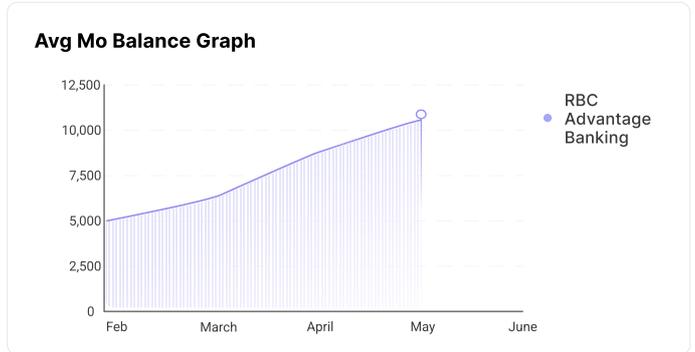
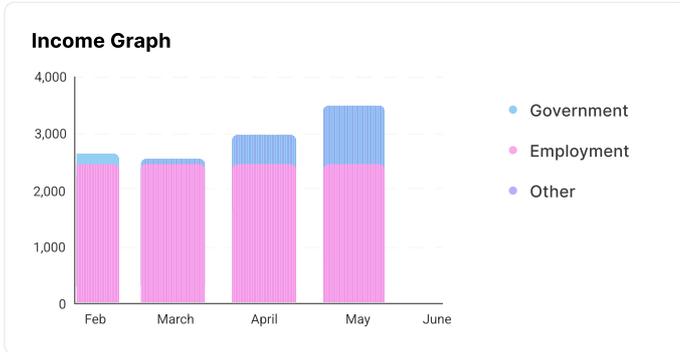
Present Organization ACME Carpentry	Organization Website https://www.acmecarpentry.com	Position Held Carpenter
Supervisor Name Steve Smith	Supervisor Email stevesmith@mail.com	Supervisor Phone (555) 555-5555
Employment Years 3 years	Annual Income (annual pre-tax) \$80,000	Household Income (annual pre-tax) \$140,000





Financial Verification

We segment financial data to provide a clear view of stability. The Income Graph shows categorized sources (government, employment, other), and the Average Monthly Balance Graph tracks account balance growth, ensuring reliable rental payment capability.



Average Monthly Balance

Feb - 2024

\$5,000

Mar - 2024

\$7,000

Apr - 2024

\$9,000

May - 2024

\$11,000

Behavioural Insights

This section evaluates the applicant's financial reliability by analyzing income, bank balance, paycheque stability, rent payment history, and risk indicators, ensuring a comprehensive assessment of financial stability.

Recent Monthly Income Detected

\$3,875.00

Current Bank Balance

\$11,000

Avg Free Cash Flow

\$1,875.00

Paycheque Stability (6 mo)

94.4% (Highly Stable)

On-time Rent Payments

24

NSF (Non-Sufficient Funds) Count

0

Late Utility History ⓘ ✔ None

Notable Risks ⓘ ✔ None

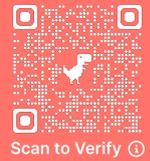
Self Employed ✔ No

Income Transactions

We verify paycheque transactions directly from payroll software and bank accounts. This ensures consistent income flow and timely rental payment capability.

Amount	Description	Date
\$1,937.50	Paycheck	13-05-2024
\$1,937.50	Paycheck	29-04-2024
\$1,937.50	Paycheck	15-04-2024





Background Record Search & Checks

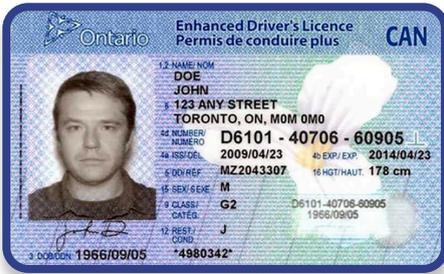
The Background Check searches over 110,000 databases across 180+ countries for criminal records, court decisions, negative press, and more. Verify details with the tenant for accuracy. The Equifax credit check and Background Check use different sources, so minor discrepancies may occur.

Public Court Records	✔ Cleared	Global Sanctions Check	✔ Cleared	Global Clearance Check	✔ Cleared
Public Criminal History	✔ Cleared	OFAC Scan	✔ Cleared	Other Searches	✔ Cleared
Fraud Watchlists	✔ Cleared	Sex Offender Check	✔ Cleared	Late Payment	✔ Low Risk
Known Affiliations	✔ Cleared	Early Vacancy/Eviction	✔ Cleared	Disclosed Evictions	✔ Cleared
Damage to Property	✔ Low Risk	Disclosed Bankruptcies	✔ Cleared	Fraud Scan	✔ Cleared
Disclosed Convictions	✔ Cleared	Legal Database Scan	✔ Cleared	Known Affiliations Scan	✔ Cleared
Rent Refusal Check	✔ Cleared	Public Safety Check Scan	✔ Cleared		

Applicant Identity

We scan IDs from 180 countries, verifying multi-angle selfies and personal details. This deep check ensures authenticity, prevents fraud, and provides landlords with confidence in the applicant's identity.

ID Front



ID Back



Identifications Details

Name	Tim Brook
Phone	+1 647 922 1805
Email	tim.cook22@gmail.com
Address	123 ANY STREET, TORONTO, ON, M0M 0M0
Id Type: dl	11 234562

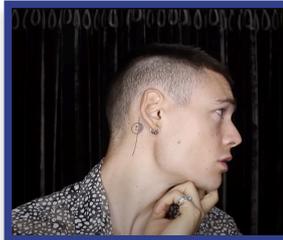
Selfie (Left)



Selfie (Centre)



Selfie (Right)



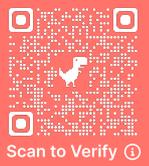
Verifications

Selfie Liveness Check	✔ Passed
Face Match	✔ Passed
Name/ID Match	✘ Mismatch
Bank Name/ID Name	✘ Mismatch

Selfie Checks

Selfie Liveness Check	✔ Passed	Selfie Pose Detection	✔ Passed
Selfie Multiple Faces Detection	✔ Passed	Selfie Pose Repeat Detection	✔ Passed
Selfie Suspicious Entity Detection	✔ Passed	Selfie Public Figure Detection	✔ Passed





Address history

We verify rental references and checks, confirming address history, landlord contacts, payment timeliness, and property condition, ensuring reliable rental backgrounds.

Current Address

Residential status	Rent
Address	250 Wellington St W, Unit 1203, Toronto, ON, CA, M5V 3P6
Length of stay	June 2023 - May 2024
Monthly rent	\$2,500
Reason for moving	Moving closer to work
Landlord reference	Jennifer Cook
Landlord number	(416) 888-8848
Landlord email	jennifer@tuze.ca

Previous Address

Residential status	Rent
Address	388 Prince of Wales Dr, Unit 1405, Mississauga, ON, CA, L5B 0A1
Length of stay	June 2022 - June 2023
Monthly rent	\$2,000
Reason for moving	Moving in with partner
Landlord reference	Eric Powell
Landlord number	(647) 789-8388
Landlord email	eric@hotmail.com

Landlord reference

Reference received

Would rent to them again	★ ★ ★ ★ ★
Pays rent on time	★ ★ ★ ★ ★
Cleanliness	★ ★ ★ ★ ★
Did not damage property	★ ★ ★ ★ ★

Additional details

Great renter, wish they never left. Only issue was their partner being a little messy but wasn't a major issue.

Landlord reference

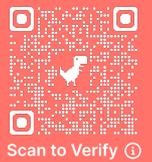
Awaiting response

Would rent to them again	★ ★ ★ ★ ★
Pays rent on time	★ ★ ★ ★ ★
Cleanliness	★ ★ ★ ★ ★
Did not damage property	★ ★ ★ ★ ★

Additional details

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Credit Summary

 Powered by
EQUIFAX

Potential Positives 1

- Good Credit Score

Potential Negatives 0

- No Potential Negatives found

Credit Score 778



Addresses

ADDRESS	CITY	PROVINCE/STATE	COUNTRY	POSTAL CODE
3224 King Forrest Dr	Mississauga	ON	CA	L5K2J7
15 Windermere Ave	Toronto	ON	CA	M6S5A2
1151 Richmond St	London	ON	CA	N6A5B8

Debt Summary

Revolving Credit

Details	Amount
Total Balance	\$4,234.34
Max Limit	\$12,345.00
% of Credit Used	34.30%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/1/0
Monthly Payments	\$150.00
Number of Loans	3

Other Credit

Details	Amount
Total Balance	\$2,567.89
Max Limit	\$10,000.00
% of Credit Used	25.68%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/0
Monthly Payments	\$75.00
Number of Loans	2

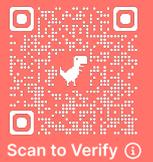
Automobile Loans

Details	Amount
Total Balance	\$15,890.00
Max Limit	\$25,000.00
% of Credit Used	63.56%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/1
Monthly Payments	\$450.00
Number of Loans	1

Other Debts

Details	Amount
Total Balance	\$8,450.00
Max Limit	\$20,000.00
% of Credit Used	42.25%
Past Due Amount	\$0.00
Late Payments 30/60/90	1/0/0
Monthly Payments	\$350.00
Number of Loans	2





Student Loans

Details	Amount
Total Balance	\$4,234.34
Max Limit	\$12,345.00
% of Credit Used	34.97%
Past Due Amount	1
Late Payments 30/60/90	\$0.00
Monthly Payments	0/0/0
Number of Loans	\$58.00

Mortgage Loans

Details	Amount
Total Balance	\$12,345.00
Max Limit	\$50,000.00
% of Credit Used	24.69%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/1/0
Monthly Payments	\$1,250.00
Number of Loans	1

Trade-lines

Credit Grantor	Payment Status	Date Opened	Date Reported	Account Type	High Credit	Balance Amount	Last Activity / Payment
650UT00024	Paid as agreed	09-01-2017	08-01-2024	Open	\$1,000.00	\$0.00	2024-07-01
MOBILITY	Paid as agreed	06-01-2022	08-01-2024	Open	\$500.00	\$0.00	2024-11-01
ROGERS COMMUNICATION	Paid as agreed	06-01-2020	01-01-2023	Open	\$1,200.00	\$0.00	2024-05-01
481B847975 BMO	Paid as agreed	10-01-2018	01-01-2024	Revolving	\$10,000.00	\$2,500.00	2024-01-01
INFINITE AVION	Paid as agreed	06-01-2023	01-01-2024	Revolving	\$15,000.00	\$1,325.00	2024-01-01
AMERICAN EXPRESS	Paid as agreed	05-01-2020	01-01-2024	Revolving	\$12,000.00	\$3,822.00	2024-01-01
CREDIT CARD	Paid as agreed	01-01-2022	01-01-2024	Revolving	\$8,000.00	\$4,367.00	2024-01-01
CREDIT CARD	Paid as agreed	05-01-2021	01-01-2024	Revolving	\$5,000.00	\$0.00	2024-01-01
VOLKSWAGEN CRED	Paid as agreed	11-01-2020	01-01-2024	Installment	\$25,000.00	\$4,815.00	2024-01-01

Trade-lines (Cont'd)

Credit Grantor	R Code	% Credit Used	Months Reviewed	Account Number	Past Due Amount	Payment Term Amount	Narratives
650UT00024	0-1	31%	31	887316183	\$0.00	\$0.00	Closed
MOBILITY	0-1	0%	3	927484756	\$0.00	\$0.00	Transferred
ROGERS COMMUNICATION	0-1	32%	32	475927486	\$0.00	\$0.00	Closed
481BB47975 BMO	R-1	0%	64	475947592748624786	\$0.00	\$10.00	Line of credit
INFINITE AVION	R-1	5%	7	862748647594759274	\$0.00	\$10.00	Monthly payments
AMERICAN EXPRESS	R-1	58%	45	475927486274864759	\$0.00	\$0.00	Monthly payments
CREDIT CARD	R-1	0%	72	274864759274864759	\$0.00	\$10.00	Monthly payments
CREDIT CARD	R-1	27%	39	227486475374864759	\$0.00	\$10.00	Monthly payments
VOLKSWAGEN CRED	0-1	19%	71	475927486	\$0.00	\$535.00	Lease account

